Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identit	the name that is on your nment-issued picture fication (for example, driver's license or	Jimmie First name	First name
passp		Middle name	Middle name
identif	your picture fication to your meeting he trustee.	Aranda Last name	Last name
***************************************	no adotoo.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All of	ther names you		
	used in the last 8	First name	First name
	de your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 4683	XXX - XX
Indivi	per or federal idual Taxpayer ification number	OR	OR
identi	incation number	9 xx - xx	9xx - xx

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Document Aranda Jimmie Jo Debtor 1 Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN	I have not used any business names or EINs. Business name Business name EIN
		EIN	EIN
5.	Where you live	1221 Pleasant Place	If Debtor 2 lives at a different address:
		Number Street	Number Street
		Aurora IL 60505 City State ZIP Code KANE County	City State ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition,	Check one: Over the last 180 days before filing this petition,
	,	I have lived in this district longer than in any other district.	I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Jimmie Jo Page 3 of 64

Case Number (if known)

Pa	Tell the Court About You	Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file		Bankrup			equired by 11 U.S.C. § 342(b) for lipage 1 and check the appropriate b	
	under						
		☐ Chap					
		■ Chap					
8.	How you will pay the fee	I will local yours subm with I nee Apple I request less pay to	pay the court for self, you nitting you a pre-prior of to pay cation for the cation for the cation for the cation for the fee i	or more details about in may pay with cash, bur payment on your inted address. If the fee in installment in the fee in the fee in installment in the fee in installment in the fee in	how you may cashier's check behalf, your a sents. If you check The Filing Feet You may required to, waiverty line that a su choose this control of the sent	Please check with the clerk's of pay. Typically, if you are paying ck, or money order. If your attornet torney may pay with a credit can be the consecution of the co	g the fee ney is ard or check h the 103A). ing for Chapter 7. y if your income is ou are unable to
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.		NDIL NDIL	WhenWhen	12/07/2010 Case Number	10-54114 09-27122
			District		When	Case Number MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY	own
11.	Do you rent your residence?	■ No. □ Yes.	resider	our landlord obtained an nce?	, ,	ent against you and do you want to	

	Case 10-0007	O DOCI		Page 4 of 64	Desc Main
Debtor 1	Jimmie	Jo	Aranda	Case Number (if known)	
	First Name	Middle Name	Last Name	· · · · · ·	

12.		_			
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of be	usiness	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City		State Zip Code
			Check the appropriate b	box to describe your business:	
			☐ Health Care Busir	ness (as defined in 11 U.S.C. § 101(27	A))
			☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101	(51B))
			☐ Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	e	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business deb	-
Pa	Report if You Own or Ha			erty That Needs Immediate Attention	
		ve Any Hazard	ous Property or Any Prope		
14.	Do you own or have any property that poses or is	No.	What is the hazard?		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	No.	What is the hazard? _	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	

Debtor 1

Jimmie Jo Document Aranda

Page 5 of 64 Case Number (if known)

Part 5:

Abo

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

ut Debtor 1:	About Debtor 2 (Spou

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

se Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Jimmie Jo Document Aranda

Debtor 1

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Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or invention of the line 16c. Yes. Go to line 17.	consumer debts? Consumer debts are deprimarily for a personal, family, or household business debts? Business debts are debts estment or through the operation of the business we that are not consumer debts or business	purpose." ts that you incurred to obtain ess or investment.
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18. er 7. Do you estimate that after any exempt es are paid that funds will be available to distr	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I ur under Chapter 7. If no attorney represents me and I this document, I have obtained and I request relief in accordance with I understand making a false staten with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and	×	le, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill out 2(b). pecified in this petition. y or property by fraud in connection up to 20 years, or both.
		Signature of Debtor 1 Executed on03/09/2016	S Exec	uted onMM / DD / YYYY

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Debtor 1	Jimmie	Jo	Aranda	Case Number (if known)
	First Name	Middle Nome	Lost Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Alex Wilson	Date	Date: 03/15/2016
Signature of Attorney for Debtor	Duic	MM / DD / YYYY
Alex Wilson		
Printed name		
Geraci Law L.L.C.		
Firm name		
55 E. Monroe St., #3400		
Number Street		
Chicago		60603
Chicago Citv	IL State	60603 ZIP Code
Chicago City Contact Phone 312-332-1800	State	
City	State	ZIP Code
City	State	ZIP Code

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Fill in this in	formation to iden	ntify your case:	
Debtor 1	Jimmie	Jo	Aranda
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
(Spouse, if filing) United States		Middle Name or the : <u>NORTHERN</u> District of	
Case Number (If known)			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	Summarize Your Assets	
		Your assets Value of what you own
	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 124,000
	1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 11,002
	1c. Copy line 63, Total of all property on Schedule A/B	\$ 135,002
Pa	Summarize Your Liabilities	
		Your liabilities Amount you owe
	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$97,726
	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$19,926
Par	Summarize Your Liabilities	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,140.02
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,815.00

Jimmie Jo Case Number (if known) _

Page 9 of 64 Document First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 2,303.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00

Fill in this in	formation to identify you			Entered 03/15/16 0 of 64	14:43:28	Desc	Main	
	iormation to laciting you	r case and this ming	j.	0 01 04				
Debtor 1	Jimmie	Jo	Aranda					
D.H. O	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :!	NORTHERN District	of ILLINOIS					
Officed States	bankrupicy Court for thei	NORTHERN DISTRICT	(State)			П	Check if this	ie an
Case Number (If known)	· 					_	mended fili	
Official F	orm 106A/B					_		9
	e A/B: Propert	tv						12/15
n each categor category where esponsible for pages, write you	y, separately list and des you think it fits best. Be supplying correct inform ur name and case numbe	cribe items. List an as complete and ac action. If more spacer (if known). Answe	curate as possible. If two ma	fits in more than one category rried people are filing togethe e sheet to this form. On the to e an Interest In	er, both are equ	ally		
	n or have any legal or eq	uitable interest in a	ny residence, building, land,	or similar property?				
No.	, , ,		3 , ,					
Yes.	Describe		What is the preparty? Obser	. all that are by				
4004 BI	4 DI		What is the property? Check Single-family home	all that apply.		t secured claim f any secured c		
	asant Place ess, if available, or other desci	ription	Duplex or multi-unit building	n		o Have Claims		
on our addition	soo, il avallable, of other accor	npuon	Condominium or cooperative	_	Current valu	e of the	Current val	ue of the
			Manufactured or mobile ho		entire prope	rty?	portion you	ı own?
Aurora	J	IL 60505	Land		\$	124,000.00	\$	124,000.00
City	Sta	ate ZIP Code	Investment property				•	
			Timeshare		Describe the	nature of yo	ur ownershi	р
County			Other			h as fee sim		-
			Who has an interest in the p	roperty? Check one.	the entireties	s, or a life es	tat), if known	ı.
			Debtor 1 only					
			Debtor 2 only					
			Debtor 1 and Debtor 2 only			this is a con ructions)	nmunity prop	erty
			At least one of the debtors	and another	(000 11101	a dollorio)		
			Other information you wish property identification number	to add about this item, such aber:	as local			
		-	ur entries fro Part 1, including	g any entries for pages	>			****
you have at	tached for Fart 1. Write t	inat number nere						\$124,000.00
Part 2:	Describe Your Vehicles							
you own that so	- ·	lease a vehicle, also	o report it on Schedule G: Exe	registered or not? Include any ecutory Contracts and Unexpire				
No. Yes.	Describe							
	lake:	Ford	Who has an interest in the p	property? Check one.	Do not deduc	t secured claim	s or exemption	s. Put
N	Model:	F150	Debtor 1 only		the amount of	f any secured c o Have Claims	laims on Scheo	dule D:
Y	'ear:	2004	Debtor 2 only		Current valu		Current val	
	our. opproximate Mileage:	57,000	Debtor 1 and Debtor 2 only		entire prope		portion you	
			At least one of the debtors	and another	ė	2,752.00	¢	2,752.00
с Г	Other information:		Check if this is commu	nity property (see	\$		Φ	
L								

Debtor 1

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Desc Main

04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories l Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 2,752.00 you have attached for Part 2. Write that number here ----**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Yes. Furniture, linens, small appliances, table & chairs, bedroom set \$2,000 2.000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games 'es Describe..... \$100 Flat screen TV, computer, printer, music collection, cell phone 100.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... Yes 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... Yes. Everyday clothing \$500 500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Jewelry, watch, costume jewelry \$100 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Describe..... 0.00

Debtor 1

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Desc Main

Jimmie First Name

Middle Name

Document Last Name

14.	Any other No.		ousehold items you did not already list, including any health aids you did not list		7		
	Yes.	Describe	books, CDs, DVDs & Family Photos	\$50			50.00
15.	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached			\$	\$2,750.00
	for Part 3.	Write that num	er here	>			
i	'art 4:	escribe Your Fi	nancial Assets				
Do	you own or	have any lega	or equitable interest in any of the following?		Current value portion you Do not deduct or exemption	u own' ct secur	?
16.	No.		your wallet, in your home, in a safe deposit box, and on hand when you file your petition				
	Yes.	Describe				\$	0.00
17.	Deposits o	f money					
			, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.				
	Yes.	Describe	Account Type: Institution name:				50.00
			Checking Account Bank of Montgomery			\$	50.00
18	Ronds mu	tual funds or i	ublicly traded stocks			\$	500.00
10.		-	ment accounts with brokerage firms, money market accounts				
	Yes.	Describe	Institution or issuer name:			_	0.00
19.	Non-public	ly traded stock	and interests in incorporated and unincorporated businesses, including an interest	est in		\$	0.00
	Yes.	Describe	Name of Entity and Percent of Ownership:				0.00
20.	Governme	nt and corpora	e bonds and other negotiable and non-negotiable instruments			\$	0.00
	Negotiable	instruments includ	e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.				
	Yes.	Describe	Issuer name:				
21.		t or pension ac Interests in IRA, E	counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans			\$	0.00
	No.		Tune of account and leatifution name:				
	Yes.	Describe	Type of account and Institution name:			\$	0.00
22.	Security de	eposits and pre	payments			-	
			osits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications				
	Yes.	Describe	Institution name or individual:				0.00
23.	Annuities (A contract for	a periodic payment of money to you, either for life or for a number of years)			\$	0.00
	Yes.	Describe	Issuer name and description:				
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition p(b), and 529(b)(1).	program.		\$	0.00
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.	C. § 521(c):		•	0.00
25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers			\$	0.00
	Yes.	Describe				œ	0.00

Jimmie Debtor 1

Case 16-08870 Doc 1 Desc Main First Name 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Yes. Describe..... 27. Licenses, franchises, and other general intangibles

0.00

	Examples: No. Yes.	Building permits, e Describe	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	s	0.00
Мо	oney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secure or exemptions	
28.	. Tax refund No.	s owed to you			
	Yes.	Describe		\$	0.00
29.	No.	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	-	
	Yes.	Describe		\$	0.00
30.	Examples:		owes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	_	
	Yes.	Describe		s	0.00
31.	Examples:		ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:		
	Yes.	Describe	Life insurance with Franklin Life. Daughter is dependent beneficiary. \$5,000		5,000.00
32.	If you are th		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.		5,000.00
	Yes.	Describe			0.00
33.	_	-	es, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue		
	Yes.	Describe		\$	0.00
34.	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	-	
	Yes.	Describe] s	0.00
35.	. Any financ	ial assets you d	lid not already list		
	Yes.	Describe		\$	0.00
36.			of your entries from Part 4, including any entries for pages you have attached	<u> </u>	\$5,050.00
1	tor Part / V	Vrita that numb	ar hara	1	,

Debtor

Page 5 of 6

		Case 16-08870	Doc 1	Filed 03/15/16	Entered 03/15/16 14:43:28	Desc Main
1	Jimmie First Name	Jo Middle Name		Document Last Name	Entered 03/15/16 14:43:28 Page 14 of 64 umber (if known)	

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No. Yes.	
Tes.	Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned No.	
Yes. Describe	\$ 0.00
39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No.	
Yes. Describe	\$0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.	
Yes. Describe	\$ 0.00
41. Inventory No.	
Yes. Describe	\$0.00
42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership:	
No. Name of Entity and Percent of Ownership: Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	\$ 0.00
No. Yes. Describe	
44. Any business-related property you did not already list	\$ <u>0.0</u> 0
Yes. Describe	\$ 0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	<u> </u>
for Part 5. Write that number here	\$ 0.00
Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No. Yes. Describe	
47. Farm animals	\$ <u>0.0</u> 0
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$0.00
48. Crops—either growing or harvested No.	_
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
Yes. Describe	\$ 0.00
I	· · · · · · · · · · · · · · · · · · ·

Debtor 1 Jimmie Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main Page 15 of 64 Document Page

50. Farm and fishing supplies, chemicals, and feed No.		
Yes. Describe		\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$ 0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages	s you have attached	<u> </u>
for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Abo	ve	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership		
No. Yes. Describe		
		\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 124,000.00
56. Part 2: Total vehicles, line 5	\$ 2,752.00	
57. Part 3: Total personal and household items, line 15	\$ 2,750.00	
58. Part 4: Total financial assets, line 36	\$ 5,050.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 10,552.00	\$ 10,552.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$134,552.00

Official Form 106A/B Record # 703558 Schedule A/B: Property Page 6 of 6

Fill in this in	nformation to identi	fy your case:	
Debtor 1	Jimmie	Jo	Aranda
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify	y the Property You Claim as Exempt			
1. Which set of exe	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clain	ming state and federal nonbankrupto	y exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clain	ning federal exemptions. 11 U.S.C. §	§ 522(b)(2)		
2. For any property	y you list on Schedule A/B that you	claim as exempt, fill in t	the information below.	
	n of the property and line on nat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	1221 Pleasant Place Aurora IL 60505 - Primary Residence	\$_124,000	\$15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
			any applicable statutory limit	705 00 5/40 4004/-> \$0 400 00
Brief description:	2004 Ford F150 with over 57,000 miles. (inoperable with a blown head gasket)	\$_2,752	\$	735 ILCS 5/12-1001(c) - \$2,400.00 735 ILCS 5/12-1001(b) - \$352.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 2,000	 \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 703558	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Jimmie Debtor 1

703558

Record #

Official Form 106C

Document

Last Name

Page 17 of 64 Case Number (if known)

Desc Main

Page 2 of 2

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$500.00 Brief Everyday clothing description: \$ 500 Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$100.00 Jewelry, watch, costume jewelry Brief 100 description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit Brief books, CDs, DVDs & Family 735 ILCS 5/12-1001(a) - \$50.00 \$ 50 Photos description: Line from 100% of fair market value, up to 14 Schedule A/B: any applicable statutory limit Brief Checking Account, Bank of 735 ILCS 5/12-1001(b) - \$500.00 \$ 500 Montgomery, 500.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(f) - \$0.00 Brief Life insurance with Franklin Life. Daughter is dependent beneficiary. 5,000 description: Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \square No ☐ Yes.

Schedule C: The Property You Claim as Exempt

	nformation to ide	entify your case:		8 of 64			
Debtor 1	Jimmie	Jo	Aranda				
	First Name	Middle Name	e Last Name	_			
Debtor 2				_			
(Spouse, if filing)	First Name	Middle Name	e Last Name				
United State	s Bankruptcy Court	for the : <u>NORTHERN</u>					
Case Number	er		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D)					
		=	e Claims Secured by	Property			1
			ried people are filing together, b		for aunalying correct		
No. C	heck this box and	ns secured by your p submit this form to th	e court with your other schedules.	You have nothing else to re	eport on this form.		
Yes. F	ill in all of the info	rmation below.					
Yes. F	ill in all of the info						
Part 1:	List All Secured (Claims			Column A	Column A	Column (
Part 1:	List All Secured (Claims a creditor has more th	an one secured claim, list the creditation	•	Amount of claim	Value of collateral	Unsecur
Part 1: 2. List all so for each (List All Secured Cecured claims. If claim. If more tha	Claims a creditor has more the none creditor has a part of the creditor ha	an one secured claim, list the creditarticular claim, list the other creditart order according to the creditors	ors in Part 2.			
Part 1: 2. List all so for each (List All Secured Concerned claims. If claim. If more that as possible, list the	Claims a creditor has more the none creditor has a part of the creditor ha	articular claim, list the other credit	ors in Part 2.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecure portion
Part 1: 2. List all se for each of As much	List All Secured Concerned Claims. If claim. If more that as possible, list the MTG	Claims a creditor has more the none creditor has a part of the creditor ha	articular claim, list the other credit cal order according to the creditors	ors in Part 2. s name. cures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all so for each of As much Chase Creditor's Po Box	ecured claims. If claim. If more that as possible, list the MTG is Name (24696	Claims a creditor has more the none creditor has a part of the creditor ha	articular claim, list the other credit cal order according to the creditors Describe the property that se	ors in Part 2. s name. cures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
Part 1: 2. List all so for each of As much Chase Creditor's	List All Secured Concerned Claims. If claim. If more that as possible, list the MTG	Claims a creditor has more the none creditor has a part of the creditor ha	articular claim, list the other credit cal order according to the creditors Describe the property that second 1221 Pleasant Place Aurora Residence	ors in Part 2. cures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all so for each of As much Chase Creditor's Po Box	ecured claims. If claim. If more that as possible, list the MTG is Name (24696	Claims a creditor has more the none creditor has a part of the creditor ha	articular claim, list the other credit cal order according to the creditors Describe the property that see 1221 Pleasant Place Aurora Residence As of the date you file, the cla	ors in Part 2. cures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all so for each of As much Chase Creditor's Po Box	ecured claims. If claim. If more that as possible, list the MTG. Name 24696 Street	Claims a creditor has more the none creditor has a part of the creditor ha	articular claim, list the other credit cal order according to the creditors Describe the property that set 1221 Pleasant Place Aurora Residence As of the date you file, the cla	ors in Part 2. cures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all surfor each (As much Chase Creditors Po Bos Number	ecured claims. If claim. If more that as possible, list the MTG. Name 24696 Street	a creditor has more the none creditor has a pare claims in alphabetic	articular claim, list the other credit cal order according to the creditors Describe the property that see 1221 Pleasant Place Aurora Residence As of the date you file, the cla	ors in Part 2. cures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all so for each of As much Chase Creditor's Po Box Number Column City	ecured claims. If claim. If more that as possible, list the MTG. Name 24696 Street	a creditor has more the none creditor has a preclaims in alphabetic OH 43224 State Zip Code	articular claim, list the other credit cal order according to the creditors Describe the property that set 1221 Pleasant Place Aurora Residence As of the date you file, the cla Contingent	ors in Part 2. s name. cures the claim: IL 60505 - Primary im is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all set for each (As much Creditor's Po Box Number Column City	ecured claims. If claim. If more that as possible, list the MTG s Name x 24696 Street	a creditor has more the none creditor has a preclaims in alphabetic OH 43224 State Zip Code	articular claim, list the other credit cal order according to the creditors Describe the property that set 1221 Pleasant Place Aurora Residence As of the date you file, the cla Contingent Unliquidated Disputed	ors in Part 2. s name. cures the claim: IL 60505 - Primary im is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all set for each (As much Creditor's Po Box Number Column City	List All Secured Cecured claims. If claim. If more that as possible, list the MTG. Name 24696 Street bus sthe debt? Check of 1 only	a creditor has more the none creditor has a preclaims in alphabetic OH 43224 State Zip Code	Describe the property that see 1221 Pleasant Place Aurora Residence As of the date you file, the cla Contingent Unliquidated Disputed Nature of Lien. Check all that a	ors in Part 2. s name. cures the claim: IL 60505 - Primary im is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2.1 Chase Creditor's Po Box Number Colum City Who owe	List All Secured Cecured claims. If claim. If more that as possible, list the MTG. Name 24696 Street bus sthe debt? Check of 1 only	a creditor has more the none creditor has a pare claims in alphabetic OH 43224 State Zip Code one.	Describe the property that see 1221 Pleasant Place Aurora Residence As of the date you file, the cla Contingent Unliquidated Disputed Nature of Lien. Check all that a	ors in Part 2. s name. cures the claim: IL 60505 - Primary im is: Check all that apply. pply. th as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2.1 Chase Creditors Po Boy Number Colum City Who owe Debtor Debtor Debtor	List All Secured Concerned Claims. If claim. If more that as possible, list the MTG is Name in 24696 Street	a creditor has more the none creditor has a pare claims in alphabetic OH 43224 State Zip Code one.	Describe the property that see 1221 Pleasant Place Aurora Residence As of the date you file, the cla Contingent Unliquidated Disputed Nature of Lien. Check all that a car loan)	ors in Part 2. s name. cures the claim: IL 60505 - Primary im is: Check all that apply. pply. th as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2.1 Chase Creditor's Po Boy Number Colum City Who owe Debtot Debtot At leas	ecured claims. If claim. If more that as possible, list the MTG is Name in 24696 Street stree	a creditor has more the none creditor has a pare claims in alphabetic of the claims in	articular claim, list the other credit cal order according to the creditors Describe the property that set 1221 Pleasant Place Aurora Residence As of the date you file, the class Contingent Unliquidated Disputed Nature of Lien. Check all that a An agreement you made (succar loan) Statutory lien (such as tax lie)	ors in Part 2. cures the claim: IL 60505 - Primary im is: Check all that apply. pply. ch as mortgage or secured n, mechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any

		Caso 16 09970	Doc 1	Eilad 02/15/16	Entered 03/15/16 14:43:2	28 Desc Ma	uin
Fil	l in this inf	formation to identify your cas	se:		9 of 64		
De	ebtor 1	Jimmie	Jo	Aranda			
D(DIOI I	First Name	Middle Name	Last Name			
De	ebtor 2						
(Sp	ouse, if filing)	First Name	Middle Name	Last Name			
Ur	nited States I	Bankruptcy Court for the : <u>NOR</u>	THERN District	of <u>ILLINOIS</u>			
Ca	se Number			(State)		Chec	ck if this is an
	known)					ame	nded filing
Offi	cial Fo	orm 106E/F					
		E/F: Creditors Wh	o Have II	neacurad Claime			12/15
ist th /B: F redit eede op of	ne other pa Property (Cors with pa ed, copy the any additi	arty to any executory contrac Official Form 106A/B) and on artially secured claims that a	cts or unexpired Schedule G: Ex are listed in Sch umber the entrice and case num	l leases that could result in recutory Contracts and Une edule D: Creditors Who Hat es in the boxes on the left. A	s and Part 2 for creditors with NONPRIORI a claim. Also list executory contracts on sypired Leases (Official Form 106G). Do no ve Claims Secured by Property. If more spattach the Continuation Page to this page.	<i>chedul</i> e t include any ace is	
1. D	o any cred	ditors have priority unsecure	d claims agains	t you?			
	No. Go	to Part 2.					
	Yes.						
e n u	ach claim I onpriority a nsecured o	listed, identify what type of cla amounts. As much as possible	nim it is. If a clain e, list the claims n Page of Part 1.	n has both priority and nonpr in alphabetical order accordi . If more than one creditor ho	secured claim, list the creditor separately for a iority amounts, list that claim here and show ing to the creditor's name. If you have more to lds a particular claim, list the other creditors action booklet.)	both priority and han two priority	
(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			Total cla	aim Priority	Nonpriority
						amount	amount
Pa	rt 2:	ist All of Your NONPRIORITY U	Jnsecured Claim	s 			
3. D	o any cred	ditors have nonpriority unsec	cured claims ag	ainst you?			
	No. You	u have nothing to report in this	s part. Submit th	is form to the court with you	other schedules.		
	Yes.						
n ir	onpriority uncluded in F	unsecured claim, list the credit	tor separately fo or holds a partic	r each claim. For each claim	or who holds each claim. If a creditor has m listed, identify what type of claim it is. Do no itors in Part 3.If you have more than three no	t list claims already	
	1 Apostho	noia Angoniatos					Total claim
4.1	Creditor's N	esia Associates	Las	at 4 digits of account number			\$ <u>880.00</u>
	350 S. N	Northwest Highway St	Wh	en was the debt incurred?	2010		
	Number	Street					
				of the date you file, the claim	is: Check all that apply.		
	Park Rid	dge IL 600		Contingent Unliquidated			
	City Who owes	State Zip (Code	Disputed			
	Debtor 1						
	Debtor 2	2 only	<u>Ty</u> p	e of NONPRIORITY unsecure	ed claim:		
	Debtor 1	I and Debtor 2 only		Student loans			
	At least			Obligations origina out of a sone			
		one of the debtors and another	Ц	Obligations arising out of a sepa	ration agreement or divorce		
	ш	if this claim relates to a	_	that you did not report as priority	claims		
	commu		_		claims		
	commu	if this claim relates to a unity debt		that you did not report as priority	claims g plans, and other similar debts		

Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main Case 16-08870 Page 20 of 64 Case Number (if known) Document Jimmie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Armor Systems CO \$ 480.00 Last 4 digits of account number

4.2		Last 4 digits of account number	
	Creditor's Name	2014 2014	
	1700 Kiefer Dr Ste 1	When was the debt incurred? 2014-2014	
	Number Street		
		As a false data constitue the elektrology Object all the const	
		As of the date you file, the claim is: Check all that apply.	
	7'	Contingent	
	Zion IL 60099	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	=		
. !	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
l i	Yes		
12	Associated General Surgeons	Last 4 digits of account number	\$ 547.00
4.3		Lust 7 digits of account number	Ψ
	Creditor's Name	When was the debt incurred? 2010	
	25 N. Winfield Road #410	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Winfield IL 60190	Contingent	
		Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l ì			
. !	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.4	ATG Credit	Last 4 digits of account number 6985	\$ 40.00
	Creditor's Name		
	1700 W Cortland St Ste 2	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60622		
	City State Zip Code	Unliquidated	
١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=	Turn of NONDRIORITY unconsured claims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
ı '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	5555 to portion of profit originity plants, and out of stilling doors	
l i	No	Madical Dobt	
	=	Other. Specify Medical Debt	
	Yes		

Record # 703558

Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main Case 16-08870 Page 21 of 64 Case Number (if known) Document Jimmie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	ATG Credit	Last 4 digits of account number 4615	\$ <u>40.00</u>
	Creditor's Name		
	1700 W Cortland St Ste 2	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	Chicago IL 60622	Unliquidated	
١.	City State Zip Code	Disputed	
`	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i l	Debtor 1 and Debtor 2 only	Student loans	
h	=		
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
[Yes		
4.6	ATG Credit	Last 4 digits of account number5925	\$ 147.00
	Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	
	1700 W Cortland St Ste 2	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60622	——————————————————————————————————————	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
1	Debtor 1 only		
l i	=	Turns of NONDBIODITY unaccounted alaims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١ ١	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
l i	Yes	Other. Specify	
4 7	ATG Credit	Last 4 digits of account number 5549	\$ 234.00
4.7		East 4 digits of account number	¥
	Creditor's Name 1700 W Cortland St Ste 2	When was the debt incurred? 2014-2014	
		Trien was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60622		
	City State Zip Code	Unliquidated	
١ ،	Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only	-	
ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
l	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
ļ į	No	Madical Debt	
	=	Other. Specify Medical Debt	
	Yes		

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1700 W Cortland St Ste 2	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60622	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.9 ATG Credit	Last 4 digits of account number 7164 \$ 465.00	.
Creditor's Name	When was the debt incurred? 2013-2014	
1700 W Cortland St Ste 2	When was the debt incurred? 2013-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60622	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	- W.E. 1844	
No □	Other. Specify Medical Debt	
Yes A 10 ATG Credit	Last 4 digits of account number 6242 \$ 779.00	-
4.10 ATG Credit Creditor's Name	Last 4 digits of account number 6242 \$_779.00	.
1700 W Cortland St Ste 2	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60622	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	Salot Opcony	

Record # 703558

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4.11	ATG Credit	Last 4 digits of account number <u>0530</u>	\$ <u>937.00</u>
	Creditor's Name		
	1700 W Cortland St Ste 2	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60622		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
			
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.12	ATC Cradit	Last 4 digits of account number8528	\$ 981.00
4.12		East 4 digits of decodiff fidilises	*
	Creditor's Name	When was the debt incurred? 2015-2015	
	1700 W Cortland St Ste 2	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60622	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.13	ATC Cradit	Last 4 digits of account number8529	\$ 987.00
4.13	Creditor's Name		-
	1700 W Cortland St Ste 2	When was the debt incurred? 2015-2015	
		Which was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60622	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
		–	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	. ,	

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After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	City of Aurora - EMS	Last 4 digits of account number	\$ 450.00
	Creditor's Name	2012	
	PO Box 457	When was the debt incurred? 2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wheeling IL 60090	Unliquidated	
١,,	City State Zip Code	Disputed	
"	/ho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Medical	
	Yes	Other. Specify Medical	
4.15	COMENITY BANK/JsscIndn	Last 4 digits of account number NULL	\$ 108.00
1.10	Creditor's Name		
	Po Box 182789	When was the debt incurred? 2008-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43218	Unliquidated	
	City State Zip Code		
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u>L</u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
-	Yes COMENITY BANK/Kingsize	Last 4 digits of account number NULL	\$ 105.00
4.16		Last 4 digits of account number NULL	\$ 103.00
	Creditor's Name Po Box 182789	When was the debt incurred? 2012-2016	
	Number Street	<u></u>	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
		Unliquidated	
w	City State Zip Code //ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Debtor 1	Jimmie	Case 16-08870	Doc 1	Filed 03/15/16 Dacument	Entered 03/15/16 14:43:2 Page 25 of 64 Case Number (if known)	28 Desc Main
	First Name	Middle Name		Last Name	, , ,	
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After listin	ng any er	ntries on this page, number t	hem beginnir	ng with 4.4, followed by 4.5	, and so forth.	

After lis	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim					
4.17	COMENITY BANK/Lnbryant	Last 4 digits of account number NULL	\$ <u>0.00</u>			
	Creditor's Name	4000 0000				
	Po Box 182789	When was the debt incurred? 1999-2008				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Columbus OH 43218	Unliquidated				
_ v	City State Zip Code /ho owes the debt? Check one.	Disputed				
ľ	Debtor 1 only					
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
1 7	Debtor 1 and Debtor 2 only	Student loans				
1 1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
1 1	Check if this claim relates to a	that you did not report as priority claims				
-	community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is	the claim subject to offest?	<u> </u>				
	No	Other. Specify _ Credit Card or Credit Use				
	Yes					
4.18	COMENITY BANK/Lnbryant	Last 4 digits of account number NULL	\$ <u>882.00</u>			
	Creditor's Name	When was the debt incurred? 1999-2015				
	4590 E Broad St	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Columbus OH 43213	Contingent				
	Columbus OH 43213 City State Zip Code	Unliquidated				
W	/ho owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
ΙĒ	Debtor 1 and Debtor 2 only	Student loans				
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
ΙĒ	Check if this claim relates to a	that you did not report as priority claims				
-	community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is	the claim subject to offest?					
	No	Other. Specify Credit Card or Credit Use				
\vdash	Yes COMENITY BANK/Roamans	Last 4 digits of account number NULL	\$ 96.00			
4.19	Creditor's Name	Last 4 digits of account number NULL	\$ 90.00			
	Po Box 182789	When was the debt incurred? 2013-2016				
	Number Street					
		As of the date you file the claim is. Check all that apply				
		As of the date you file, the claim is: Check all that apply.				
	Columbus OH 43218	Contingent				
	City State Zip Code	Unliquidated				
W	/ho owes the debt? Check one.	Disputed				
	Debtor 1 only					
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
[Debtor 1 and Debtor 2 only	Student loans				
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
IS	the claim subject to offest?	Cradit Card or Cradit Lloo				
	Yes	Other. Specify Credit Card or Credit Use				
	_11£2					

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listing any entries on this page, number the	em beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim
COMENITY BANK/Womnwthn	Last 4 digits of account number _	NULL	\$ <u>735.00</u>
Creditor's Name 4590 E Broad St	When was the debt incurred?	2013-2016	
Number Street			
	As of the date you file, the claim is	S: Check all that apply.	
Columbus Oll 42242	Contingent		
Columbus OH 43213	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	Towns of MONDRIODITYss sured	alaim	
Debtor 2 only	Type of NONPRIORITY unsecured	ciaim:	
Debtor 1 and Debtor 2 only	Student loans	tion agreement or diverse	
At least one of the debtors and another	Obligations arising out of a separa	-	
Check if this claim relates to a community debt	that you did not report as priority of		
Is the claim subject to offest?	Debts to pension or profit-sharing	plans, and other similar debts	
No	Other, Specify Credit Card or	Credit Use	
Yes	Other. Specify Credit Card or	oreal Ose	
Comenitybank/Meijer	Last 4 digits of account number _	NULL	\$ 367.00
Creditor's Name			
Po Box 182789	When was the debt incurred?	2015-2016	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
	Contingent	,	
Columbus OH 43218	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Siepateu		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority o		
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
s the claim subject to offest?	_		
No No	Other. Specify Credit Card or	Credit Use	
Yes Credit ONE BANK NA	Last A digita of account number	NULL	\$ 730.00
Creditor's Name	Last 4 digits of account number _		φ <u>100.00</u>
Po Box 98875	When was the debt incurred?	2014-2016	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
Las Vegas NV 89193	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority of	•	
community debt	Debts to pension or profit-sharing		
s the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Voc	_		

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After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Emergency Treatment, SC	Last 4 digits of account number	\$ _755.00
	Oreditor's Name 900 Jorie Blvd., Ste. 220 Number Street	When was the debt incurred? 2010	
		As of the date you file, the claim is: Check all that apply. Contingent	
_v	Oak Brook IL 60523 City State Zip Code Who owes the debt? Check one.	Unliquidated Disputed	
	Debtor 1 only	_	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another Check if this claim relates to a	Dbligations arising out of a separation agreement or divorce that you did not report as priority claims	
Is	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Medical/Dental Services	
4.24	Fox Valley Cardiovascular Creditor's Name	Last 4 digits of account number	\$ _134.00
	1320 N Highland Ave	When was the debt incurred? 2010	
	Number Street #A	As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60506-1403	Contingent	
w	City State Zip Code /ho owes the debt? Check one.	Unliquidated Disputed	
[Debtor 1 only	_	
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt sthe claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Service	
4.25	Yes HSBC BANK	Last 4 digits of account number NULL	\$_0.00
	Po Box 9	When was the debt incurred? 2008-2009	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	Buffalo NY 14240	Unliquidated	
<u> </u>	City State Zip Code //ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No Yes	Other. Specify Credit Card or Credit Use	

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No

Official Form 106E/F

Other. Specify Medical/Dental Services

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	Sprint	Last 4 digits of account number	\$ <u>291.00</u>
	Creditor's Name PO Box 7949	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Overland Park KS 66207	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	_	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.30	Syncb/Walmart	Last 4 digits of account number NULL	\$ <u>339.00</u>
	Creditor's Name	When was the debt incurred? 2014-2016	
	Po Box 965024	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	C.	Contingent	
	Orlando FL 32896	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Office. Specify	
4.31	TD BANK USA/Targetcred	Last 4 digits of account number NULL	<u>\$</u> 200.00
	Creditor's Name		
	Po Box 673	When was the debt incurred? 2014-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Minneapolis MN 55440	Unliquidated	
Ι.	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Canadià Canad an Canadià Lla	
	No No	Other. Specify Credit Card or Credit Use	
	Yes		

Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Page 30 of 64 Case Number (if known) Document Jimmie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Walmart \$ 235.00 Last 4 digits of account number Creditor's Name 2015 PO Box 530927 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent GA 30353 Atlanta Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Webbank/Fingerhut \$ 1,191.00 Last 4 digits of account number 2014-2016 6250 Ridgewood Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56303 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Armor Systems Co. On which entry in Part 1 or Part 2 list the original creditor? Line 1 of (Check one): Part 1: Creditors with Priority Unsecured Claims 1700 Kieffer Dr., Ste. 1 Part 2: Creditors with Nonpriority Unsecured Claims Street Number Zion IL 60099 Last 4 digits of account number _ City State Zip Code MiraMed Revenue Group On which entry in Part 1 or Part 2 list the original creditor? Line __2 __ of (Check one): Part 1: Creditors with Priority Unsecured Claims Dept. 77304, PO Box 77000 Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Detroit

City

MI 48277

State Zip Code

Last 4 digits of account number

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Jimmie Debtor 1

Jo

Document

Add the Amounts for Each Type of Unsecured Claim

	nounts of certain types of unsecured claims. This information is a counts for each type of unsecured claim.	for statistical re	eporting purposes only. 28 U.S.C. § 15
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>19,926</u> .00
	6j. Total. Add lines 6f through 6i.	6j.	\$19,926.00

Schedule E/F: Creditors Who Have Unsecured Claims

Fil	l in this in	Caso 16 formation to iden		Filad 02/15/16	Entered 03/15/16 14:43:28 2 of 64	B Desc Main
De	ebtor 1	Jimmie	Jo	Aranda		
		First Name	Middle Name	Last Name		
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		
	nited States		r the : <u>NORTHERN</u> District of _	ILLINOIS (State)		Check if this is an
	f known)			_		amended filing
Offi	icial Fo	orm 106G				
Sch	edule	G: Execute	ory Contracts and	Unexpired Lea	ses	12/1
nforn additi	nation. If n onal page: o you hav	nore space is nee s, write your nam e any executory o	ded, copy the additional page e and case number (if known). contracts or unexpired leases	fill it out, number the e	n are equally responsible for supplying corrections, and attach it to this page. On the top of the	
	_				Schedule A/B: Property (Official Form 106A/B)
e	ist separat	ely each person ont, vehicle lease,	or company with whom you ha	ve the contract or lease	. Then state what each contract or lease is for ruction booklet for more examples of executor	or (for
	Person or	company with wh	nom you have the contract or I	ease	State what the contract or le	ease is for
2.1					-	
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.2						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.3						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.4						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Official Form 106G

Fill in this inf	formation to ider	ntify your case:	
Debtor 1	Jimmie	Jo	Aranda
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	Iditional Pa	ages, write your name and o	case number (if known). Answ	er every questi	on.
1. D o	you have	any codebtors? (If you are	filing a joint case, do not list eitl	her spouse as a	codebtor.)
	No.				
	Yes				
			n a community property state ovada, New Mexico, Puerto Rico		ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spouse	e, or legal equivalent live with yo	ou at the time?	
	_	. Inwhich community state o	or territory did you live?		Fill in the name and current address of that person.
	 Name	of your spouse, former spouse or leg	al equivalent		
	Numb	er Street			
	City		State	Zip Cod	e
		F, or Schedule G to fill out (Solumn 2.		Column 2: The creditor to whom you owe the debt
3.1					Check all schedules that apply: Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

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Fill in this in	formation to ident	tify your case:		0.01	
Debtor 1	Jimmie	Jo	Aranda		
	First Name	Middle Name	Last Name		
Debtor 2	-		 		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS		
Case Number	r			Che	eck if this is:
(If known)					An amended filing
					A supplement showing post-pet
					chapter 13 income as of the foll

Official	Form	1	06	I
----------	------	---	----	---

Schedule I: Your Income

on wing date: $\mathsf{MM} \, / \, \mathsf{DD} \, / \, \mathsf{YYYY}$

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for

supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Cashier		
	Occupation may Include student or homemaker, if it applies.	Employers name	One Stop Citgo, In	10	
		Employers address	503 Hill Avenue		
			Aurora, IL 60505		<u>, </u>
		How long employed there?	2 years		
Pa	spouse unless you are separate If you or your non-filing spouse h	the date you file this form. If you h	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		ary and commissions (before all pa , calculate what the monthly wage w	•	\$1,573.00	\$0.00
3.	Estimate and list monthly over		\$0.00	\$0.00	
4.	Calculate gross income. Add li		\$1,573.00	\$0.00	

Official Form 106I Record # 703558 Schedule I: Your Income Page 1 of 2 Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main Document Page 35 of 64

Debtor 1

Jimmie Jo Document Aranda

First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1		Debtor 2 or -filing spouse		
	Copy	y line 4 here	4.	\$1,573.00		\$0.00		
5. L	ist all	payroll deductions:	_	_		_		
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$162.98		\$0.00		
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$162.98		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,410.02		\$0.00		
8. Li	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	8h.	Other monthly income. Specify: Daughter's contrib,	8h. 	\$730.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$730.00	_	\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,140.02 +		\$0.00	. [\$2,140.02
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.					_	
11.	State	e all other regular contributions to the expenses that you list in Schedule	∍ J.					
	Inclu	de contributions from an unmarried partner, members of your household, yo	our dependen	ts, your roommates, and	d			
		friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are n		o pay expenses listed in	Sched			#0.00
	Spec	ify:					11. -	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•			., Г	
		e that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if i	t applies	;	12.	\$2,140.02
13.		ou expect an increase or decrease within the year after you file this form	1?					
	<u>N</u>							
	П,	∕es. Explain:						

Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main Document Page 36 of 64 ormation to identify your case:

Fill in this i	nformation to identify	your case:				
Debtor 1	Jimmie	Jo	Aranda	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following o	t-petition chapter 13 date:
United State	s Bankruptcy Court for the	e: <u>NORTHERN DISTRICT C</u>	OF ILLINOIS			
Case Numbe	er			MM / DD / Y	YYYY	
	400 l			A separate	filing for Debtor	2 because Debtor 2
<u>Oπiciai F</u>	orm 106J			maintains a	separate house	ehold.
Schedu	le J: Your E	xpenses				12/14
		= = =		n are equally responsible for supplying ages, write your name and case num	_	
Part 1:	Describe Your Househo	old				
1. Is this a jo						
	Go to line 2.					
Yes.	No.	a separate household?				
	<u> </u>	nust file a separate Schedu	le J.			
-	have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not I Debtor 2	ist Debtor 1 and 2.		this information for dent			No
Do not s	state the dependents'			Daughter	35	Yes
names.				Grandson	15	No
				Granuson		Yes
				Granddaughter	9	No
						Yes
						X No
						Yes
						Yes
3. Do you	r expenses include	X No				163
expens	es of people other that	ın ⊢∷				
,	•					
	Estimate Your Ongoing		less you are using this for	m as a supplement in a Chapter 13 c	case to report	
expenses as	of a date after the ban	· · · ·		J, check the box at the top of the form	-	
the applicable		ı-cash government assista	nce if you know the value	•		
1	-	ded it on Schedule I: Your	=		•	Your expenses
4. The rer	ntal or home ownershi	ip expenses for your resid	ence. Include first mortgag	ge payments and		
_	t for the ground or lot.				4.	\$929.00
If not in	ncluded in line 4:					
	eal estate taxes				4 a.	\$0.00
	roperty, homeowner's,				4b.	\$0.00
		air, and upkeep expenses			4c.	\$0.00 \$0.00
4d. H	omeowners associatio	on or condominium dues			4d.	φυ.υυ

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Last Name

Jimmie Jo Middle Name

Debtor 1

First Name

Case Number (if known) _

		Your expens	ses
5. Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.		\$155.00
6b. Water, sewer, garbage collection	6b.		\$0.00
6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$65.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.		\$250.00
8. Childcare and children's education costs	8.		\$0.00
9. Clothing, laundry, and dry cleaning	9.		\$30.00
10. Personal care products and services	10.		\$0.00
11. Medical and dental expenses	11.		\$0.00
12. Transportation. Include gas, maintenance, bus or train fare.	12.		\$213.00
Do not include car payments.			
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14. Charitable contributions and religious donations	14.		\$0.00
15. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		\$0.00
15b. Health insurance	15b.		\$0.00
15c. Vehicle insurance	15c.		\$63.00
15d. Other insurance. Specify:	15d.		\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.		\$0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		\$0.00
17b. Car payments for Vehicle 2	17b.		\$0.00
17c. Other. Specify:	17c.		\$0.00
17d. Other. Specify:	17d.		\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income (Official Form 106l).	18.		\$0.00
19. Other payments you make to support others who do not live with you.			
Specify:	19.		\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a. Mortgages on other property	20a.		\$ 0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	Ψ	

Official Form 106J Record # 703558 Schedule J: Your Expenses Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main Document Page 38 of 64

Jimmie Jo Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$110.00 21. Other. Specify: Postage/Bank Fees (\$10.00), Life Insurance (\$100.00), 21. \$1,815.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,140.02 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,815.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$325.02 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 703558 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Jimmie	Jo	Aranda
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	ſ <u></u>		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is N	DT an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have recorrect.	ad the summary and schedules filed with this declaration and that they are true and
/s/ Jimmie Jo Aranda Signature of Debtor 1	Signature of Debtor 2
00,000,00	
Date 03/09/2016 MM / DD / YYYY	Date MM / DD / YYYY

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Fill in this in	formation to ide	ntify your case:	
Debtor 1	Jimmie First Name	Jo Middle Name	Aranda Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS (State)
Case Number (If known)	r		(State)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.						
	City Details About Your Marital States and Wilesay V	I hard Bafana					
	Give Details About Your Marital Status and Where You Lived Before 01. What is your current marital status?						
	Married						
	Not married						
02	During the last 3 years, have you lived anywhere other tha	n where you live nov	v?				
	No.	,					
	Yes. List all of the places you lived in the last 3 years. Do	not include where ye	ou live now.				
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
03	Within the last 8 years, did you ever live with a spouse or I		community property state or territory? (Community	iived there			
	property states and territories include Arizona, California, and Wisconsin.)						
	No.						
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).					
	Explain the Sources of Your Income						
	Explain the doubles of Your modific						

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Desc Main Page 41 of 64 Document Debtor 1 **Jimmie** Jo Aranda Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, 858.00 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, 8 526 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions. 3.143 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Unemployment \$0 From January 1 of current year until the date you filed for bankruptcy: Unemployment 0 For last calendar year: (January 1 to December 31, 2015) Unemployment 3,614 For last calendar year: (January 1 to December 31, 2014)

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 Debtor 1
 Jimmie
 Jo
 Aranda
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	List Certain Payments You Made Before Yo	u Fileu ioi Balikiupicy						
6 Are	e either Debtor 1's or Debtor 2's debts primaril	y consumer debts?						
	No. Neither Debtor 1 nor Debtor 2 has primar "incurred by an individual primarily for a pe During the 90 days before you filed for bar	ersonal, family, or house	ehold purpose."	•) as			
	□ No. Go to line 7.							
	Yes. List below each creditor to whom total amount you paid that creditor. Do child support and alimony. Also, do no * Subject to adjustment on 4/01/16 and every 3	o not include payments ot include payments to a	for domestic support o an attorney for this ban	bligations, such as kruptcy case.				
	Yes. Debtor 1 or Debtor 2 or both have prima During the 90 days before you filed for ba	-	any creditor a total of \$	600 or more?				
	No. Go to line 7.							
	Yes. List below each creditor to whom creditor. Do not include payments for alimony. Also, do not include payment	domestic support obliga	ations, such as child su					
		Dates of payments	Total amount paid	d Amount you st	ill owe	Was this payment for		
Insi corp age suc	thin 1 year before you filed for bankruptcy, did you iders include your relatives; any general partners reporations of which you are an officer, director, poent, including one for a business you operate as chid support and alimony.	s; relatives of any generation in control, or own	ral partners; partnershi er of 20% or more of tl	ps of which you are a genneir voting securities; and	any manag	ing		
Insi corp age suc	iders include your relatives; any general partners roorations of which you are an officer, director, prent, including one for a business you operate as ch as child support and alimony.	s; relatives of any generation in control, or own	ral partners; partnershi er of 20% or more of tl	ps of which you are a ger neir voting securities; and yments for domestic supp	any manag ort obligatio	ing ns,		
Insi corp age suc	riders include your relatives; any general partners reporations of which you are an officer, director, prent, including one for a business you operate as child support and alimony. No.	s; relatives of any generation in control, or own	ral partners; partnershi er of 20% or more of tl	ps of which you are a genneir voting securities; and	any manag ort obligatio	ing		
Insi corr age suc	ciders include your relatives; any general partners reporations of which you are an officer, director, prent, including one for a business you operate as child support and alimony. No. Yes. List all payments to an insider. thin 1 year before you filed for bankruptcy, did yoursider?	s; relatives of any generors in control, or own a sole proprietor. 11 U. Dates of payment Dumake any payments	ral partners; partnershi er of 20% or more of tl S.C. § 101. Include pa Total amount paid	ps of which you are a ger neir voting securities; and yments for domestic supp Amount you still owe	any manag ort obligation	ing ns,		
Insi corr age suc	ciders include your relatives; any general partners reporations of which you are an officer, director, prent, including one for a business you operate as child support and alimony. No. Yes. List all payments to an insider. thin 1 year before you filed for bankruptcy, did you insider? Itude payments on debts guaranteed or cosigned.	s; relatives of any generors in control, or own a sole proprietor. 11 U. Dates of payment Dumake any payments	ral partners; partnershi er of 20% or more of tl S.C. § 101. Include pa Total amount paid	ps of which you are a ger neir voting securities; and yments for domestic supp Amount you still owe	any manag ort obligation	ing ns,		
Insi corp age suc	ciders include your relatives; any general partners reporations of which you are an officer, director, prent, including one for a business you operate as child support and alimony. No. Yes. List all payments to an insider. thin 1 year before you filed for bankruptcy, did yoursider?	s; relatives of any generors in control, or own a sole proprietor. 11 U. Dates of payment Dumake any payments	ral partners; partnershi er of 20% or more of tl S.C. § 101. Include pa Total amount paid	ps of which you are a ger neir voting securities; and yments for domestic supp Amount you still owe	any manag ort obligation	ing ns,		
Insi corp age suc	ciders include your relatives; any general partners reporations of which you are an officer, director, prent, including one for a business you operate as child support and alimony. No. Yes. List all payments to an insider. thin 1 year before you filed for bankruptcy, did you insider? clude payments on debts guaranteed or cosigned.	s; relatives of any generors in control, or own a sole proprietor. 11 U. Dates of payment Dumake any payments	ral partners; partnershi er of 20% or more of tl S.C. § 101. Include pa Total amount paid	ps of which you are a ger neir voting securities; and yments for domestic supp Amount you still owe	Reasor at benefited Reasor	ing ns,		

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Debit	First Name Middle Nam	e Last Name	case Number (ii khowii) _	
09	Within 1 year before you filed for bankrupt	tcv, were you a party in any lawsuit, co	urt action, or administrative proceeding?	
	List all such matters, including personal in		es, collection suits, paternity actions, support	t or custody
	modifications, and contract disputes.			
	☐ No.			
	Yes. Fill in the details.			
		Nature of the case	Court or agency	Status of the case
	Chase v. Debtor 10CH3471	Foreclosure	Kane County	Pending
				On appeal
				Concluded
10	Within 1 year before you filed for bankrupi Check all that apply and fill in the details b		sed, foreclosed, garnished, attached, seized,	or levied?
	No. Go to line 11			
	Yes. Fill in the information below.			
11	Within 90 days before you filed for bank or refuse to make a payment because you		ank or financial institution, set off any amo	ounts from your accounts
	No. Go to line 11			
	Yes. Fill in the information below.			
12	Within 1 year before you filed for bankru court-appointed receiver, a custodian, o		possession of an assignee for the benefit of	of creditors, a
	No.			
	Yes.			
	List Certain Gifts and Contribution	ns		
	Within 2 years before you filed for bankı	ruptcy, did you give any gifts with a to	otal value of more than \$600 per person?	
	_	,,		
	No.			
14	Yes. Fill in the details for each gift. Within 2 years before you filed for banks	runtov, did vou givo any gifts or contr	ibutions with a total value of more than \$60	10 to any charity?
	_	upicy, did you give any gints of cond	ibutions with a total value of more than \$00	to any chanty:
	No.			
	Yes. Fill in the details for each gift.			
P	art 6: List Certain Losses			
15	Within 1 year before you filed for bankru gambling?	uptcy or since you filed for bankruptc	y, did you lose anything because of theft, fi	re, other disaster, or
	No.			
	Yes. Fill in the details for each gift.			
	<u> </u>			
ŀ	List Certain Payments or Transfer	rs		
16	about seeking bankruptcy or preparing	a bankruptcy petition?	n your behalf pay or transfer any property encies for services required in your bankru	
	∏ No.		• •	
	Yes. Fill in the details			
	1 CO. 1 III III tile detailo			

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Last Name

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Jimmie Jo Aranda Case Number (if known)

	Party Contact Info	Description and value of a	ny property transferred	Date paymen or transfer	t Amount of payment
	Geraci Law L.L.C.				Payment/Value:
	55 E. Monroe Street #3400				\$4,000.00: \$690.00
	Chicago,IL 60603	-			paid prior to filing, balance to be paid
					through the plan.
	Party Contact Info	Description and value of a	ny property transferred	Date paymen	t Amount of payment
	•		,, , ,	or transfer	
	Hananwill Credit Counseling	Credit Counseling Services		2016	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454	-			
47					
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor		• •	iny property to anyon	e who
	Do not include any payment or transfer that	you listed on line 16.			
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu		ransfer any property to any	one, other than prope	rty
	Include both outright transfers and transfers Do not include gifts and transfers that you h	s made as security (such as the grar		r mortgage on your p	operty).
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup	toy did you transfor any property to	a salf-sattlad trust or simila	ar device of which you	ı aro a
10	beneficiary? (These are often called asset-p		a sen-settled trust of similar	ar device or writer you	i ale a
	No.				
	Yes. Fill in the details for each gift.				
	List Certain Financial Accounts, Instru		-		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred?	y, were any financial accounts or ins	truments held in your name	e, or for your benefit,	closed,
	Include checking, savings, money market, o			ıks, credit unions, bro	kerage
	houses, pension funds, cooperatives, assoc	nations, and other inancial institution	ons.		
	No. Yes. Fill in the details.				
	Tes. 1 iii iii tile details.	Last 4 digits of account number	Type of account or Date	e account was La	st balance before
				sed, sold, moved, cl ransferred	osing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	rear before you filed for bankruptcy,	any safe deposit box or oth	er depository for sec	urities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the contents		o you still ave it?
				n	

Debtor 1

First Name

Middle Name

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Debtor 1	Jimmie	J0	Aranda	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 H	ave you stored property	in a storage unit or pla	ace other than your home within 1	year before you filed for bankruptcy?		_
	No.					
_						
L	Yes. Fill in the details.				-	
		Wh	o else has or had access to it?	Describe the contents	Do you still have it?	
Part	19 Identify Property Y	ou Hold or Control for S	omeone Else			
	o you hold or control and or someone.	y property that someo	ne else owns? Include any proper	rty you borrowed from, are storing for, o	r hold in trust	
	No.					
F	Yes. Fill in the details.					
_	_	Wh	ere is the property?	Describe the property	Value	
Part	Give Details About	Environmental Informa	tion			_
For th	e purpose of Part 10, the	following definitions	apply:			
ha ind	zardous or toxic substar cluding statutes or regul	nces, wastes, or mater ations controlling the acility, or property as d	ial into the air, land, soil, surface v cleanup of these substances, was lefined under any environmental l	ing pollution, contamination, releases of water, groundwater, or other medium, stes, or material. aw, whether you now own, operate, or u		
	or used to own, operate,	or utilize it, including	alsposal sites.			
_	zardous material means bstance, hazardous mat	, ,		waste, hazardous substance, toxic		
Repor	t all notices, releases, ar	nd proceedings that yo	ou know about, regardless of whe	n they occurred.		
24 H	as any governmental uni	t notified you that you	may be liable or potentially liable	e under or in violation of an environment	tal law?	
	No.					
-	Yes. Fill in the details.					
L	Tes. Fill III the details.	Gov	vernmental unit	Environmental law, if you know it	Date of notice	
		30	erimental and	Livilonmental law, if you know it	Date of flotice	
25 H	ave you notified any gov	ernmental unit of any	release of hazardous material?			
	No.					
_	_					
L	Yes. Fill in the details.	0		F	Data of water	
		Gov	vernmental unit	Environmental law, if you know it	Date of notice	
26 H	ave you been a party in a	any judicial or adminis	trative proceeding under any env	ironmental law? Include settlements and	d orders.	
	■ No					
_	No.					
L	Yes. Fill in the details.				21.1	
		Col	urt or agency	Nature of the case	Status of the case	
	Give Peteile About	Yaur Business or Conn	ections to Any Business			
Part	Give Details About	Tour Business or Conne	ections to Any Business			_
27 W	ithin 4 years before you	filed for bankruptcy, d	id you own a business or have ar	ny of the following connections to any bo	usiness?	
	A sole proprietor o	r self-employed in a tra	ade, profession, or other activity,	either full-time or part-time		
	— □A member of a limi	ted liability company (LLC) or limited liability partnershi	ip (LLP)		
	A partner in a partr		,,	, (==- /		
	= '	-				
	= '	, or managing executiv	•			
	∐An owner of at leas	t 5% of the voting or e	equity securities of a corporation			
	No. None of the above	annlies Co to Part 12				
L	Tes. Oneck all that app	iy above and fill in the (details below for each business.			

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Aranda Debtor 1 **Jimmie** Jo Case Number (if known) _ First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Jimmie Jo Aranda Signature of Debtor 2 Signature of Debtor 1 Date _03/09/2016 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person _ _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main Page 47 of 64 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	e					
Jimi	nie Jo Arand	la / Debtor		Case No:		
				Chapter:	Chapter 13	
		DISCLOSURE OF COM	IPENSATION OF ATTORNEY	Y FOR DEI	BTOR	
	pensation paid	11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) d to me within one year before the filing of the rendered on behalf of the debtor(s) in contem	e petition in bankruptcy, or agree	ed to be paid	d to me, for services	S
	For legal ser	rvices, I have agreed to accept	\$4,000.00			
	Prior to the	filing of this statement I have received	\$690.00			
	Balance Due	e	\$3,310.00			
2.	The source o	of the compensation paid to me was:				
	Debtor	r(s) Other: (specify				
3.	The source o	of compensation to be paid to me is:				
	Debto	or(s) Other: (specify				
4. of m	I have n v law firm.	not agreed to share the above-disclosed compe	ensation with any other person ur	nless they ar	re members and asso	ociates
ı	I have a	agreed to share the above-disclosed compensa	tion with a other person or perso	ns who are	not members or asso	ociates
5.	In return for case, including	the above-disclosed fee, I have agreed to rending:	ler legal service for all aspects of	f the bankru	ptcy	
bank	a. Analysis	is of the debtor's financial situation, and rende	ering advice to the debtor in dete	rmining wh	ether to file a petition	on in
	b. Preparat	tion and filing of any petition, schedules, state	ements of affairs and plan which	may be req	uired;	
	c. Represe	entation of the debtor at the meeting of creditor	ors and confirmation hearing, and	l any adjour	ned hearings thereo	f;
6.	By agreemen	nt with the debtor(s), the above-disclosed fee	does not include the following se	rvice:		
	ļ	Cl I certify that the foregoing is a complete s payment to	ERTIFICATION tatement of any agreement or arr	angement f	or	
	1 ^	me for representation of the debtor(s) in this b				
			s/ Alex Wilson	_		
		Date	Signature of Attorney			
		_	Geraci Law L.L.C.			

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Name of law firm

Case 16-08870 Doc 1 File **Gesat!** Lew Entered 03/15/16 14:43:28 Desc Main National Headquarters: 55 E. Monroe Street #3400 Chicago do 648 01864 925-1313 help@geracilaw.com

Date: 2/19/2016

Consultation Attorney:

other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

Record #: **703-558**

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ ______ per month for ______ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed;

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is

filed, including any association fees as long as the property is in my name; other
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so
my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have
been told about this and I will deal with my student loans myself directly
Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts;
support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.
Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.
If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am
specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also
understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds,
workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or
all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

A gray be closed without a discharge, and I will be required to pay a fee to have it reopened.

X

(Joint Debtor)

Dated: 2-19-10

UNITED STATES BANKARUT 1044COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Mair 3. Personally review with the debtor **Endusigen** the conspleted particion, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main 2. Inform the debtor that the debtor through the product of the codes of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main Any portion of the retainer that is invertenced a greefilited for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received,\$	
toward the flat fee, leaving a balance due of \$ 3355; and \$ 315	for expenses
leaving a balance due for the filing fee of \$	



Case 16-08870 Doc 1 Filed 03/15/16 Entered 03/15/16 14:43:28 Desc Main 4. In extraordinary circumstances, such case standed Particle 54 and 64 featings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

the Debtor(s)

Date: 2/19/14

Signed:

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

mi arande

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jimmie Jo Aranda / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/09/2016 /s/ Jimmie Jo Aranda

Jimmie Jo Aranda

X Date & Sign

Record # 703558 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Jimmie Jo Aranda / Debtor

OT 64 Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/09/2016	757 Jillillie Jo Araliua		
	Jimmie Jo Aranda		
Dated: 03/15/2016	/s/ Alex Wilson		
	Attorney: Alex Wilson		

Record # 703558 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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Debtor	1 Jimmi First Nami		Jo Middle Name	Aranda Last Name	Case Numbe	er (if known)	-
Part	6: Ans	wer These Questions	for Reporting Purposes				
16.		of debts do	16a. Are your debts as "incurred by an No. Go to line Yes. Go to line money for a busine No. Go to line Yes. Go to line	individual primarily for a position of the primarily business debess or investment or through 16c.	ersonal, family, or househo	ebts that you incurred to obtain iness or investment.	
	Chapter 7 Do you es any exem excluded administra are paid th available t	timate that after pt property is	Yes. I am filing un		imate that after any exemp	pt property is excluded and stribute to unsecured creditors?	
	-	creditors do ate that you	■ 1-49 □ 50-99 □ 100-199 □ 200-999	. =	0-5,000 1-10,000 01-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
	How much estimate y be worth?	our assets to	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,6 0	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	to be?	do you our liabilities	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□\$10,0 0 □\$50,0	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐ More than \$50 billion	
For y	ou ·		correct. If I have chosen to file ur of title 11, United States under Chapter 7. If no attorney represents this document, I have ob I request relief in accordal understand making a far	nder Chapter 7, 1 am award Code. I understand the relation of the notice ance with the chapter of titudes and result in fines up to \$25 1519, and 3571.	e that I may proceed, if eligified available under each of gree to pay someone who is required by 11 U.S.C. § 3 le 11, United States Code, property, or obtaining mon 50,000, or imprisonment for Sig	specified in this petition.	
				3/9/2016 M / DD / YYYY	Ex	ecuted on	

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			3.5		
	Fill in this info	ormation to identify your case:	and the Samuel Control of the Contro		
			\randa	recent de N	
	Debtor 2	First Name Middle Name La	st Name		
	(Spouse, if filing)	First Name Middle Name La	st Name		
		lankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
	Case Number _ (If known)			☐ Check if this is an amended filing	
\sim	fficial Fo	106 Dag			
		m 106 Dec			
D	eclarati	on About an Individual Debtor	's Schedules	12	2/15
if t	wo married peo	ople are filing together, both are equally responsible for	supplying correct inform	ation.	
Yo obt	u must file this taining money	form whenever you file bankruptcy schedules or amend or property by fraud in connection with a bankruptcy ca	ted schedules. Making a	false statement, concealing property, or	
		U.S.C. §§ 152, 1341, 1519, and 3571.	oo dan roodii iii iii.co ap	a vectorious, or imprisorment for up to 20	
	Sig	n Below			
	No	r agree to pay someone who is NOT an attorney to help y	you fill out bankruptcy fo	oms?	
	_	me of Person		thank Dankmunter Datition Duranted Nation Dankmunter	
	Li Tes. Ivai	ine of reconf		tach Bankruptcy Petition Preparer's Notice, Declaration, and ignature (Official Form 119).	
	Correct.	of perjury, I declare that I have read the summary and s	chedules filed with this o	leclaration and that they are true and	
	Mani	min arando *			
,	Signature of	MU UNUV X Sign Sign Sign Sign Sign Sign Sign Sign	gnature of Debtor 2		
	Det- · C	B ₁ 9 /2016			
	MM /	DD / YYYY	MM / DD / YYYY		

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Debtor 1	Jimmie	Jo	Aranda	Case Number (if known)
	First Name	Middle Name	Last Name	

ort 12: Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
Signature of Debtor 1 Signature of Debtor 2					
Date 3/9 /2016 MM / DD / YYYY MM / DD / YYYY					
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
■ No					
□Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
■ No					
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

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DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS on state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated:

/2016

Jimmie Jo Aranda

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jimmie Jo Aranda / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: ググ /2016

Jimmie Jo Aranda

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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	Y			
6. Calculate the m	edian family income that applies to you. Follow these	steps:		
16a. Fill in the s	ate in which you live.	iL		
16b. Fill in the n	umber of people in your household.	4		
To find a lis	edian family income for your state and size of househol t of applicable median income amounts, go online using for this form. This list may also be available at the bank	g the link specific	ed in the separate	\$86,818.00
7. How do the line	s compare?			
	o is less than or equal to line 16c. On the top of page 1 ob)(3). Go to Part 3. Do NOT fill out <i>Calculation of Dispo</i> s		ck box 1, Disposable income is not determined under 11 official Form 22C-2).	U.S.C
§ 1325(o is more than line 16c. On the top of page 1 of this form b)(3). Go to Part 3 and fill out Calculation of Disposab rent monthly income from line 14 above.			
Part 3: Calc	ilate Your Commitment Period Under 11 U.S.C. §1325(b)((4)		
8. Copy your total	average monthly income from line 11.			\$2,303.00
that calculatin	ital adjustment if it applies. If you are married, your sp g the commitment period under 11 U.S.C. § 1325(b)(4) a the amount from line 13d.			
	djustment does not apply, fill in 0 on line 19a.			\$0.00
Subtract line	19a from line 18.		•	\$2,303.00
o. Calculate your	current monthly income for the year. Follow these step	ps:		
20a. Copy line	19b			\$2,303.00
Multiply	by 12 (the number of months in a year).			x 12
20b. The resu	it is your current monthly income for the year for this par	rt of the form.		\$27,636.00
20c. Copy the	median family income for your state and size of househo	old from line 16d	·	\$86,818.00
1. How do the line	s compare?			
Line 20b is les		on the top of pa	ge 1 of this form, check box 3, The commitment period is	
_	ore than or equal to line 20c. Unless otherwise ordered b	by the court, on t	he top of page 1 of this form,	
check box 4,	The commitment period is 5 years. Go to Part 4.			
		**************************************		***************************************
Part 4: Sign	Below			
By signing	g here, I declare under penalty of perjury that the information of the second sec	ation on this stat	ement and in any attachments is true and correct.	
	0 0			
Date	<u>59</u> /2016			
If you che	cked line 17a, do NOT fill out or file Form 122C-2.			
If you che	cked 17b, fill out Form 122C-2 and file it with this form.	On line 39 of tha	at form, copy your current monthly income from line 14 abo	ove.

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Form B 201A, Notice to Consumer Debtor(s)

In re Jimmie Jo Aranda / Debtor

Page 2

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Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptev Crimes and Availability of Bankruptev Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 3/9 /2016

Jimmie Jo Aranda

X Date & Sign

Dated: 3 / 1/2016

Attorney: Alex Wilson

Record # 703558